

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

MARK E. BEATTY

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:16-23105

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

December 23, 2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 08/23/2016 and confirmed on 1/13/17 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		38,289.00
Less Refunds to Debtor	2.91	
TOTAL AMOUNT OF PLAN FUND		38,286.09

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	2,675.00	
Trustee Fee	1,815.80	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		4,490.80

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	FIRST COMMONWEALTH BANK*	0.00	0.00	0.00	0.00
	Acct: 5278				
	PA STATE EMPLOYEES CU/PSECU	0.00	0.00	0.00	0.00
	Acct: 1609				
	HITACHI CAPITAL AMERICA CORP	0.00	0.00	0.00	0.00
	Acct:				
	INDIANA FIRST BANK	0.00	0.00	0.00	0.00
	Acct:				
	JPMORGAN CHASE BANK NA	0.00	0.00	0.00	0.00
	Acct: 3512				

*** NONE ***

Priority					
	KENNETH STEIDL ESQ	0.00	0.00	0.00	0.00
	Acct:				
	MARK E. BEATTY	0.00	0.00	0.00	0.00
	Acct:				
	MARK E. BEATTY	2.91	2.91	0.00	0.00
	Acct:				
	STEIDL & STEINBERG	2,675.00	2,675.00	0.00	0.00
	Acct:				

*** NONE ***

Unsecured					
	CAPITAL ONE BANK (USA) NA CABELAS C	10,639.95	5,574.53	0.00	5,574.53
	Acct: 1961				
	CAPITAL ONE BANK (USA) NA	0.00	0.00	0.00	0.00
	Acct: 7695				
	DISCOVER BANK(*)	18,490.12	9,687.43	0.00	9,687.43
	Acct: 7888				
	PA STATE EMPLOYEES CU/PSECU	19,622.12	10,280.52	0.00	10,280.52
	Acct: 1609				
	ECAST SETTLEMENT CORP	0.00	0.00	0.00	0.00
	Acct: 9058				
	ECAST SETTLEMENT CORP	806.01	422.29	0.00	422.29

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 5660				
	HITACHI CAPITAL AMERICA CORP	14,945.89	7,830.52	0.00	7,830.52
	Acct:				
	MCGRATH MCCALL PC (FORMERLY R P F	0.00	0.00	0.00	0.00
	Acct:				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 9058				
					<hr/> 33,795.29
TOTAL PAID TO CREDITORS					33,795.29
TOTAL CLAIMED					
PRIORITY		0.00			
SECURED		0.00			
UNSECURED		64,504.09			

Date: 12/23/2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
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IN RE:

MARK E. BEATTY

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:16-23105

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Mark E. Beatty
Debtor

Case No. 16-23105-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Dec 27, 2021

User: jhel
Form ID: pdf900

Page 1 of 3
Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 29, 2021:

Recip ID	Recipient Name and Address
db	+ Mark E. Beatty, 171 Phillips Road, Clarksburg, PA 15725-8101
cr	+ First Commonwealth Bank, c/o McGrath McCall, P.C., Three Gateway Center, Suite 1375, 401 Liberty Avenue, Pittsburgh, PA 15222-1000
14278626	Discover Card, P.O. Box 742655, Cincinnati, OH 45274-2655
14319059	+ First Commonwealth Bank, c/o McGrath McCall, P.C., Four Gateway Center, Suite 1040, 444 Liberty Avenue, Pittsburgh, PA 15222-1225
14362687	+ Hitachi Capital America Corp., c/o Magnozzi & Kye, LLP, 23 Green Street, Suite 302, Huntington, NY 11743-3336
14278630	Hitachi Finance, 21925 Network Place, Chicago, IL 60673-1219
14278632	+ Pennsylvania State Employees FCU, P.O. Box 1006, Harrisburg, PA 17108-1006
14791377	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: bankruptcynotices@psecu.com	Dec 28 2021 02:41:00	PSECU, 1 Credit Union Place, Harrisburg, PA 17110-2912
14278624	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 28 2021 02:39:50	Cabela's Visa, c/o World's Foremost Bank, P.O. Box 82609, Lincoln, NE 68501-2609
14278625	Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 28 2021 02:39:51	Capital One Bank, P.O. Box 71083, Charlotte, NC 28272-1083
15032959	+ Email/PDF: ebn_ais@aisinfo.com	Dec 28 2021 02:39:45	Capital One Bank (USA) N.A Cabelas Club Visa, By American Infosource as agent, 4515 N Santa Fe Ave., Oklahoma City, OK 73118-7901
14278627	Email/Text: mrdiscen@discover.com	Dec 28 2021 02:40:00	Discover Card, P.O. Box 15316, Wilmington, DE 19850
14278628	Email/Text: mrdiscen@discover.com	Dec 28 2021 02:40:00	Discover Card, P.O. Box 30943, Salt Lake City, UT 84130
14307712	Email/Text: mrdiscen@discover.com	Dec 28 2021 02:40:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14278629	+ Email/Text: psnyder@fcbanking.com	Dec 28 2021 02:40:00	First Commonwealth Bank, 22 N. Sixth Street, Indiana, PA 15701-1802
14278631	+ Email/Text: yackuboskeya@indianafirst.com	Dec 28 2021 02:41:07	Indiana First Bank, 935 Philadelphia Street, Indiana, PA 15701-3938
14326895	Email/Text: bk.notifications@jpmchase.com	Dec 28 2021 02:40:00	JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 29505 AZ1-1191, Phoenix, AZ 85038-9505
14325426	+ Email/PDF: rmscedi@recoverycorp.com	Dec 28 2021 02:39:35	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14278633	+ Email/Text: bankruptcynotices@psecu.com	Dec 28 2021 02:41:00	PSECU, P.O. Box 67013, Harrisburg, PA 17106-7013
14278634	+ Email/Text: bk.notifications@jpmchase.com	Dec 28 2021 02:40:00	Subaru Motor Finance, c/o Chase Auto Finance,

District/off: 0315-2

User: jhel

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Form ID: pdf900

Total Noticed: 23

14351393 + Email/PDF: gecsedl@recoverycorp.com P.O. Box 901003, Fort Worth, TX 76101-2003
 Dec 28 2021 02:39:40 Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
 14357008 Email/PDF: AIS.cocard.ebn@aisinfo.com
 Dec 28 2021 02:39:50 WORLD'S FOREMOST BANK, CABELA'S CLUB VISA, PO BOX 82609, LINCOLN, NE 68501-2609

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Hitachi Capital America Corp.
cr		JPMORGAN CHASE BANK, NA
cr	*+	Capital One Bank (USA) N.A Cabelas Club Visa, By American Infosource as agent, 4515 N Santa Fe Ave., Oklahoma City, OK 73118-7901
cr	*+	Indiana First Bank, 935 Philadelphia Street, Indiana, PA 15701-3938
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*	eCAST Settlement Corporation, PO Box 29262, New York, NY 10087-9262

TOTAL: 2 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 29, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 23, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor JPMORGAN CHASE BANK NA bnicholas@kmlawgroup.com
Garry Alan Masterson	on behalf of Creditor PSECU pitecf@weltman.com
Julie Frazee Steidl	on behalf of Debtor Mark E. Beatty julie.steidl@steidl-steinberg.com leslie.nebel@steidl-steinberg.com;abby.steidl@me.com;cgoga@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com
Justin L. McCall	on behalf of Creditor First Commonwealth Bank jmccall@lenderlaw.com justin-mccall@comcast.net
Kenneth Steidl	on behalf of Debtor Mark E. Beatty julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov

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Peter J. Ashcroft

on behalf of Creditor Hitachi Capital America Corp. pashcroft@bernsteinlaw.com
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com

Preston D. Jaquish

on behalf of Creditor First Commonwealth Bank pjaquish@lenderlaw.com

Robert F. Manzi, Jr.

on behalf of Creditor Indiana First Bank rfm@hca-law.com

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

TOTAL: 10